

CINCINNATI SHOOTING

Mr. BROWN. Mr. President, last month, we were reminded again of the important work journalists do in our communities, bringing Ohioans, Oklahomans, people from Kansas, or wherever the information they need in an unfolding crisis.

In September, we got one of the worst news alerts any of us can imagine. There was an active shooter in Cincinnati. We hugged our loved ones a little tighter that night as we prayed for everyone affected by the latest senseless shooting that took the lives of three innocent Ohioans.

We thank the first responders who rushed to the scene. We thank the law enforcement officers who have spent the week investigating. We thank everyone caring for the injured. We also thank the local reporters who rushed to the scene, doing their job to keep our community informed in a crisis.

Reporters gave Ohioans real-time information online and on TV, immediately getting the word out to warn people to avoid the area where the shooter was active. They talked to law enforcement, and they talked to witnesses on the scene. From firsthand accounts, they established the first shots were heard just before 9:11 a.m.

One reporter talked to a witness who told of the heroism of the Cincinnati police officer, saying he saw a lady down. A Cincinnati police officer dragged her out of the bank. She was talking. She was bleeding. Her shirt was red.

It is yet another horrific scene among far too many we have endured in this country. At every one of these tragedies—every single one—courageous journalists and citizens of our country, not enemies of the people, are among the first on the scene. They tell us the stories behind the victims, and they help us honor the memories of those we have lost.

After the incident is over, after the immediate danger has passed, reporters keep working, interviewing loved ones, giving us a full picture of what yet another shooting has cost our country. They reported that Cincinnati lost a father, a grandfather, and a son. They brought us stories of a young programmer just getting started in his career whose life was cut short, of a father of two teenagers who will forever have to live with the scars of losing a parent, and of a grandfather of eight who helped build the Queen City as a construction supervisor.

It is despicable that Congress refuses to pass commonsense gun safety laws to protect Americans from yet more gun violence. As these tragedies keep happening, we keep pressing for change. We will keep thanking law enforcement and our medical professionals who deal with the unthinkable of a mass shooting. We will keep thanking the reporters who are just doing their jobs—newspaper, radio, television, online—to bring us the facts and who deserve our respect no matter

the comments of some people in elected office.

CONSUMER FINANCIAL PROTECTION BUREAU

Mr. BROWN. Mr. President, last week we learned from investigative reporting that a senior political appointee—a political appointee at the Consumer Financial Protection Bureau, Eric Blankenstein, has written hateful, bigoted blog posts.

This is a man handpicked for the job—and paid very well from tax dollars—by Mick Mulvaney, the head of the CFPB, the sort of part-time head of the CFPB. He is tasked with enforcing laws to protect consumers, laws protecting Americans from discrimination and lending.

The Consumer Protection Bureau is supposed to be on the frontlines, fighting for families getting ripped off by shady payday lenders and big banks.

The person with Blankenstein's job should be fighting and preventing the very real financial discrimination that everybody in this body knows happens all too often today in Ohio and Oklahoma and across this country.

Instead, now, because of news reports, we know the person tasked with this job has written that most hate crimes “are hoaxes.” These blog posts are filled with disgusting, bigoted language that I will not repeat on the Senate floor because we have a better decorum than that and this language is so offensive.

But this is the man Mick Mulvaney wants going after big banks that discriminate. How is it that the Director of Management and Budget failed to look into the background of such a senior, well-paid political appointee? Placing Blankenstein in charge of fair lending was a moral mistake, a managerial failure, and he should be fired immediately. It has been a week now since reporters found those hateful writings. The fact that he is still in the job is a disgrace. The President should act; the CFPB head should act.

We have seen no contrition from Blankenstein—no contrition from him, no apology for the hateful posts, no acknowledgement that these are totally inappropriate and immoral views for someone whose job it is at the agency to root out discrimination.

How can you expect to lead a staff dedicated to that mission after these revelations, after this attitude, after expressing these kinds of views? There should be no place in the Consumer Protection Bureau for people who don't believe discrimination is real or don't believe discrimination is a serious problem.

Too many Americans are turned down for loans or charged higher rates based on the color of their skin. We know that. That is proven. That is documented.

A report this year from the Center for Investigative Reporting analyzed tens of millions of mortgage records.

They found that across the country, people of color are far more likely to be turned down for a loan, even when you take into account factors like their income and the size of the loan. Someone who is African American or Latino with the same income, the same size of loan, the same financial information—the person of color is more likely to be turned down than the person who looks like me.

In the runup to the 2008 crisis, faulty mortgages were often targeted—we know this—to people of color. Even African-American and Hispanic borrowers with higher incomes than other borrowers found themselves in subprime products, and then they had to pay for it later. These practices of discrimination stripped—stripped—a generation's worth of equity from communities that had fought hard for equal access to home ownership.

Borrowers with these higher cost loans were foreclosed on at almost triple the rate of borrowers with standard 30-year fixed rates—almost triple the rate.

It is important, when you talk about statistics and you think about these foreclosures, to think about the family that is foreclosed on, to think about the conversations at the kitchen table, to think about the discussion with sons or daughters who are teenagers about what is going to happen to them in school, changes in the school that they are going to go to, the different neighborhood, the different sets of friends. All of these are about foreclosures. All of these are about evictions, and that is just in the housing market.

We know discrimination is a serious problem in all sorts of lending markets. It is why we created the Consumer Financial Protection Bureau, to look after bank customers, to root out discrimination.

But under Mick Mulvaney, the agency has been doing the opposite. Rather than policing shady corporations trying to get away with ripping off and discriminating against consumers, Mulvaney gutted the office of the CFPB that was supposed to stop discrimination in lending. He disbanded the team that protected student loan borrowers. He canceled an investigation into the payday lending industry that preys on consumers and traps them in a downward spiral of debt. He exhorted a group of bank lobbyists saying: You have to lobby harder. You have to go to people; you have to give campaign money so that they will listen to you.

He has hired a bunch of political cronies, people like Eric Blankenstein, and has given them enormous salaries to run the Consumer Financial Protection Bureau into the ground, and we now know specifically of one. The abuses look pretty common, but we know of one—again, Eric Blankenstein—who has a history of spewing disgusting, bigoted views. He is still collecting a \$260,000 paycheck from taxpayers. That is unacceptable.